

APR 13 2006

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DATE: April 13, 2006

<b>TO:</b>	<b>U.S. Patent and Trademark Office Mail Stop Amendment</b>
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**FROM:** Gregory J. Carlin  
Reg. No. 45,607

\* \* \* \* **OFFICIAL** \* \* \* \*

**In re:** Spear  
**Appl. No.:** 09/812,452  
**Filed:** 03/20/2001  
**For:** HYBRID CREDIT CARD TRANSACTION SYSTEM

<b>NO. OF PAGES:</b> (Including cover page)	<b>13</b>
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 09/812,452 Confirmation No.: 1926  
Applicant(s): Kevin W. Spear  
Filed: 03/20/2001  
Art Unit: 3624  
Examiner: Charles R. Kyle  
Title: HYBRID CREDIT CARD TRANSACTION SYSTEM

Docket No.: 018360/205526  
Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT Under 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated January 18, 2006, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.